

In re:
John P. Kerr
Debtor

Case No. 22-10166-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 03, 2022

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2022:

Recip ID	Recipient Name and Address
db	+ John P. Kerr, 430 Ashley Dr., Hatboro, PA 19040-1222
14670012	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: anthonyfrigo@msn.com	Mar 03 2022 23:49:00	ANTHONY A. FRIGO, The Law Offices of Anthony A. Frigo, 175 Strafford Ave., Suite One, Wayne, PA 19087
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 03 2022 23:50:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Mar 03 2022 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 04 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 03 2022 23:50:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Mar 03 2022 23:50:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14665161	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2022 00:00:03	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14664089	+ EDI: CHRM.COM	Mar 04 2022 04:53:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14664090	+ EDI: DISCOVER.COM	Mar 04 2022 04:53:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14665160	Email/PDF: resurgentbknofications@resurgent.com	Mar 04 2022 00:00:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14664091	+ EDI: LCIPHHRMGT	Mar 04 2022 04:53:00	Ocwen Loan, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
14664092	+ EDI: LCIPHHRMGT	Mar 04 2022 04:53:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

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14667425 EDI: LCIPHHMRGT

Mar 04 2022 04:53:00

PHH Mortgage, Attn: Bankruptcy Department,
P.O. Box 24605, West Palm Beach, FL
33416-4605

14666116 + EDI: CHRM.COM

Mar 04 2022 04:53:00

Santander Consumer USA, Inc., d/b/a Chrysler
Capital, P.O. Box 961275, Fort Worth, TX
76161-0275

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2022 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor U.S. Bank National Association as Trustee for Residential Asset Mortgage Products, Inc., Mortgage A andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANTHONY A. FRIGO	on behalf of Debtor John P. Kerr anthonyfrigo@msn.com frigoar70666@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust 2006-1 bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1:	John P. Kerr		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-10166-elf		
	Social Security number or ITIN:	xxx-xx-0886	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	1/24/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John P. Kerr	
2. All other names used in the last 8 years	aka John Kerr	
3. Address	430 Ashley Dr. Hatboro, PA 19040	
4. Debtor's attorney Name and address	ANTHONY A. FRIGO The Law Offices of Anthony A. Frigo 175 Strafford Ave., Suite One Wayne, PA 19087	Contact phone (610) 272-8644 Email: anthonyfrigo@msn.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 3/3/22

For more information, see page 2

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

Filing deadline: 6/3/22

Filing deadline: 4/4/22

Filing deadline: 7/23/22

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

4/12/22 at 10:00 AM , Location: **Courtroom #1, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.